

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RENATO B ABAS
ELIZABETH M ABAS
Debtor(s)

Case No. 09-25840

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/17/2009.
- 2) The plan was confirmed on 09/10/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/31/2009, 03/31/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/21/2014.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$55,710.00.
- 10) Amount of unsecured claims discharged without payment: \$204,674.29.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,896.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$33,896.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,485.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,749.59
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,234.59

Attorney fees paid and disclosed by debtor: \$2,015.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABN AMRO MORTGAGE GROUP	Unsecured	0.00	NA	NA	0.00	0.00
AMC MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	3,905.00	4,321.86	4,321.86	648.28	0.00
AMERICAN HOME MORTGAGE SERV	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN HOME MORTGAGE SERV	Secured	91,678.83	90,135.95	NA	0.00	0.00
AMERICAN HOME MORTGAGE SERV	Secured	NA	6,043.13	NA	0.00	0.00
BANK ONE/CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	13,962.00	10,852.11	10,852.11	1,627.82	0.00
CHASE BANK USA	Unsecured	1,243.00	1,358.01	1,358.01	203.70	0.00
CITI RESIDENTIAL LENDING	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	NA	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	NA	1,505.90	1,505.90	225.88	0.00
CITIFINANCIAL	Unsecured	4,655.00	3,958.60	3,958.60	593.79	0.00
CITIFINANCIAL	Unsecured	1,287.00	NA	NA	0.00	0.00
CITIMORTGAGE	Secured	NA	2,521.68	2,693.36	2,693.36	0.00
CITIMORTGAGE	Secured	NA	1,211.82	1,150.00	1,150.00	0.00
CITIMORTGAGE	Secured	106,055.00	103,251.48	0.00	0.00	0.00
CITIMORTGAGE	Secured	153,567.00	152,875.90	0.00	0.00	0.00
CITIMORTGAGE	Unsecured	4,066.00	0.00	0.00	0.00	0.00
DELL FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
DEPT STORES NATL BK MACY	Unsecured	0.00	NA	NA	0.00	0.00
DEPT STORES NATL BK/MACYS	Unsecured	2,305.00	2,578.82	2,578.82	386.82	0.00
Discover Bank	Unsecured	7,688.00	8,127.93	8,127.93	1,219.19	0.00
Discover Bank	Unsecured	4,889.00	4,938.36	4,938.36	740.75	0.00
EAST BAY FUNDING	Unsecured	745.00	865.31	865.31	129.80	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	2,729.41	2,729.41	409.41	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	1,949.09	1,949.09	292.36	0.00
ECAST SETTLEMENT CORP	Unsecured	5,459.00	5,459.53	5,459.53	818.93	0.00
ECAST SETTLEMENT CORP	Unsecured	4,675.00	4,847.73	4,847.73	727.16	0.00
ECAST SETTLEMENT CORP	Unsecured	2,420.00	14,318.53	14,318.53	2,147.78	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECAST SETTLEMENT CORP	Unsecured	14,351.00	14,351.05	14,351.05	2,152.66	0.00
ECMC	Unsecured	28,153.00	29,413.94	29,413.94	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	11,702.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	13,749.00	NA	NA	0.00	0.00
FIRST MIDWEST BANK	Unsecured	0.00	NA	NA	0.00	0.00
GEMB ABT TV	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/GAP	Unsecured	0.00	NA	NA	0.00	0.00
HSBC/WICKS	Unsecured	0.00	NA	NA	0.00	0.00
ISAC	Unsecured	NA	27,328.59	27,328.59	4,099.29	0.00
KEYBANK USA	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	13,994.00	13,994.34	13,994.34	2,099.15	0.00
NICOR GAS	Unsecured	2,000.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	2,483.34	2,483.34	372.50	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	900.00	1,027.44	1,027.44	154.12	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	14,567.00	14,567.43	14,567.43	2,185.11	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	8,020.00	8,020.47	8,020.47	1,203.07	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,619.00	2,748.00	2,748.00	412.20	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	446.00	603.31	603.31	90.50	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,071.00	1,249.74	1,249.74	187.46	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,173.00	4,475.12	4,475.12	671.27	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,538.00	2,752.71	2,752.71	412.91	0.00
RJM AQUISITIONS FUNDING	Unsecured	NA	227.05	227.05	34.06	0.00
RNB-FIELDS3	Unsecured	0.00	NA	NA	0.00	0.00
ROGERS & HOLLANDS JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING	Secured	21,651.00	NA	NA	0.00	0.00
TARGET	Unsecured	382.00	NA	NA	0.00	0.00
TOMAS GARRITY	Unsecured	6,400.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Secured	3,854.00	2,439.66	2,439.66	2,439.66	15.85
UNVL CITI	Unsecured	0.00	NA	NA	0.00	0.00
US BANK/NA ND	Unsecured	1,686.00	NA	NA	0.00	0.00
VON MAUR	Unsecured	1,000.00	777.11	777.11	116.57	0.00
WASHINGTON MUTUAL	Unsecured	0.00	NA	NA	0.00	0.00
WASHINGTON/PROVIDIAN	Unsecured	0.00	NA	NA	0.00	0.00
WFFINANCE	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB NEW YORK & COMPANY	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,843.36	\$3,843.36	\$0.00
Debt Secured by Vehicle	\$2,439.66	\$2,439.66	\$15.85
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$6,283.02	\$6,283.02	\$15.85
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$191,830.83	\$24,362.54	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,234.59</u>	
Disbursements to Creditors	<u>\$30,661.41</u>	
TOTAL DISBURSEMENTS :		<u>\$33,896.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/25/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.